In re: Michael A. Manley Cynthia M. Manley Debtors

District/off: 0314-4

4974321

Case No. 17-04064-JJT Chapter 7

TOTALS: 5, \* 0, ## 0

## CERTIFICATE OF NOTICE

User: AGarner Page 1 of 2 Date Rcvd: Sep 29, 2017 Form ID: 309A Total Noticed: 25 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2017. db/jdb +Michael A. Manley, Cynthia M. Manley, 132 Penns Court, Centre Hall, PA 16828-8518 Reedsville, PA 17084-0490 tr +John P Neblett (Trustee), PO Box 490, 4974299 c/o Credit Control Collections, +Allegheny Anesthetists, Inc., P.O. Box 72, Altoona, PA 16603-0072 4974303 +Bioventus, LLC, P.O. Box 732923, Dallas, TX 75373-2923 4974315 P.O. Box 105658, Atlanta, GA 30348-5658 +Pay Pal Credit, 4974317 +Prof. Anesthesia Service, Inc., 190 N. Union St., #104, Akron, OH 44304-1327 +SPE Federal Credit Union, 650 Science Park Rd., 4974320 State College, PA 16803-2220 187 Hospital Dr., Todic, 101 Regent Ct., Tyrone, PA 16686-1898 4974322 +Tyrone Hospital, State College, PA 16801-7965 4974323 +University Orthopedic, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dhahn@nittanylaw.com Sep 29 2017 18:52:05 Donald M Hahn, 122 East High Street, Stover McGlaughlin Gerace et al, PO Box 209, Bellefonte, PA 16823 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 29 2017 18:52:15 United States Trustee, ust 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722 4974300 +EDI: RMSC.COM Sep 29 2017 18:58:00 Amazon Credit - Syncbank, Orlando, FL 32896-5045 4974301 +EDI: APPLIEDBANK.COM Sep 29 2017 18:58:00 Applied Bank, P.O. Box 70165, Philadelphia, PA 19176-0165 4974302 +E-mail/Text: banko@berkscredit.com Sep 29 2017 18:52:11 Berks Credit & Collections, Inc., P.O. Box 329, Temple, PA 19560-0329 +EDI: CAPITALONE.COM Sep 29 2017 18:58:00 4974304 Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083 4974305 +EDI: RMSC.COM Sep 29 2017 18:58:00 Care Credit - Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061 4974306 +EDI: WFNNB.COM Sep 29 2017 18:58:00 Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, Ohio 43218-2125 +EDI: RCSFNBMARIN.COM Sep 29 2017 18:58:00 4974308 Credit One Bank, P.O. Box 98878, Las Vegas, NV 89193-8878 +EDI: AMINFOFP.COM Sep 29 2017 18:58:00 Sioux Falls, SD 57117-5524 +EDI: IRS.COM Sep 29 2017 18:58:00 4974311 P.O. Box 5524. First Premier Bank, 4974312 Internal Revenue Service, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346 4974313 +EDI: TSYS2.COM Sep 29 2017 18:58:00 Juniper Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337 +EDI: MERRICKBANK.COM Sep 29 2017 18:58:00 4974314 Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001 4974316 +E-mail/Text: recovery@paypal.com Sep 29 2017 18:52:08 Pay Pal, Inc., 2211 N. First Ave., San Jose, CA 95131-2021 +EDI: RMSC.COM Sep 29 2017 18:58:00 4974318 Sam's Club Credit, P.O. Box 530942, Atlanta, GA 30353-0942 4974322 +E-mail/Text: jalbert@tyronehospital.org Sep 29 2017 18:52:29 Tyrone Hospital, 187 Hospital Dr., Tyrone, PA 16686-1898 +EDI: WFNNB.COM Sep 29 2017 18:58:00 4974324 Woman Within - Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273 TOTAL: 17 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 4974307 Credit Control Collection 4974309 Digestive Disease Coakron, c/o First Federal Credit 4974310 Fidelity Properties 4974319 Sophie Andresek

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

TIAA-CREF

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2017 Signature: /s/Joseph Speetjens District/off: 0314-4 User: AGarner Page 2 of 2 Date Rcvd: Sep 29, 2017 Form ID: 309A Total Noticed: 25

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2017 at the address(es) listed below:

Donald M Hahn
Donald M John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information	rmation to identify the case:		
Debtor 1	Michael A. Manley	Social Security number or ITIN xxx-xx-1789	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	Cynthia M. Manley	Social Security number or ITIN xxx-xx-0402	
	First Name Middle Name Last Name	EIN	
United States Bankruptcy Court Middle District of Pennsylvania		Date case filed for chapter 7 September 28,	
Case number:	4:17-bk-04064-JJT	2017	

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michael A. Manley	Cynthia M. Manley
2.	All other names used in the last 8 years		
3.	Address	132 Penns Court Centre Hall, PA 16828	132 Penns Court Centre Hall, PA 16828
4.	<b>Debtor's attorney</b> Name and address	Donald M Hahn Stover McGlaughlin Gerace et al 122 East High Street PO Box 209 Bellefonte, PA 16823	Contact phone 814 355–8235 Email: dhahn@nittanylaw.com
5.	Bankruptcy trustee Name and address	John P Neblett (Trustee) PO Box 490 Reedsville, PA 17084	Contact phone 717 667–7185  Email: <u>ipn@neblettlaw.com</u>

For more information, see page 2 >

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## 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

U.S. Bankruptcy Court 197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St,Rm320,Harrisburg, PA 17108

Hours open Monday - Friday 9:00 AM to 4:00 PM

Contact phone 570-831-2500/717-901-2800

Date: September 29, 2017

Location:

## Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

## November 7, 2017 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Mifflin County Courthouse, Meeting Room A, 20 N. Wayne St., Lewistown, PA 17044

Filing deadline: January 6, 2018

\*\*\* Valid photo identification and proof of social security number are required '

## 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

## Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

## 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9

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